WE	ptcy (EW Y					Voluntary	Petition		
Name of Debtor (if individual, enter Last, First, Mi	ddle):			Nan	ne of Joint De	ebtor (Spou	se)(Last, First, Middle	e):	
Jeziorski, Arthur				Jeziorski, Katherine					
All Other Names used by the Debtor in the la (include married, maiden, and trade names): NONE	st 8 years			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE					
Last four digits of Soc. Sec. or Indvidual-Taxpayer I. (if more than one, state all): 2818			-	Soc. Sec. or Induce all): 2784		D. (ITIN) No./Comple	te EIN		
Street Address of Debtor (No. & Street, City, 119 Marian Drive			et Address of Marian	Joint Debtor	(No. & Street	t, City, and State):			
Tonawanda NY		ZIPCODE			nawanda N				ZIPCODE
g		14150			an i	0.1			ZIPCODE 14150
County of Residence or of the Principal Place of Business: Erie					inty of Reside icipal Place o	ence or of the f Business:	Erie		
Mailing Address of Debtor (if different from s	treet address):			Mai	ling Address	of Joint Debt	or (if different	from street address):	
SAME		ZIPCODE		SAME					ZIPCODE
Location of Principal Assets of Business Debt (if different from street address above): NOT APE	tor PLICABLE								ZIPCODE
Type of Debtor (Form of organization)	Nature o	f Busines	S			Chapter of I		de Under Which Check one box)	<u> </u>
(Check one box.)	Health Care Busi	,		⋉	Chapter 7			napter 15 Petition for	r Recognition
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.	Single Asset Rea	l Estate as defi	ined		Chapter 9			f a Foreign Main Pro	
Corporation (includes LLC and LLP)	in 11 U.S.C. § 10	01 (51B)		F	Chapter 1 Chapter 1			napter 15 Petition for	
Partnership	Railroad Stockbroker			Chapter 13 of a Foreign Nonmain Proceeding				Proceeding	
Other (if debtor is not one of the above entities, check this box and state type of	Commodity Brok	rer		1	Dahta ana m	Nature of	*	ck one box)	
entity below	Clearing Bank			\boxtimes			umer debts, defir "incurred by an		s are primarily less debts.
	Other				individual p or househol		personal, family	y,	
	Tax-Exer	npt Entity	y		or nousenor		ter 11 Debtors:	•	
	Debtor is a tax-ex			Che	ck one box:	ор	11 2 00.010.	•	
	under Title 26 of							J.S.C. § 101(51D).	
	Code (the Interna	al Revenue Coo	de).	D	ebtor is not a	small busine	ss debtor as defir	ned in 11 U.S.C. § 1	01(51D).
Filing Fee (Check	one box)			Che	ck if:				
☐ Full Filing Fee attached				Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.				bts owed	
Filing Fee to be paid in installments (applicable t signed application for the court's consideration of	• /			to	insiders or a	ffiliates) are l	ess than \$2,190,	000.	
to pay fee except in installments. Rule 1006(b). S				Che	ck all applic	able boxes:			
Filing Fee waiver requested (applicable to chapte		Aust attach		A plan is being filed with this petition					
signed application for the court's consideration. S	ee Offi cial Form 3B.			Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				nore	
Statistical/Administrative Information								THIS SPACE IS FOR	COURT USE ONLY
Debtor estimates that funds will be available for	r distribution to unsecu	red creditors.							
Debtor estimates that, after any exempt property distribution to unsecured creditors.	y is excluded and admir	nistrative exper	nses paid	, there	will be no fund	ls available for			
Estimated Number of Creditors									
1-49 50-99 100-199 200-99	9 1,000-	5,001-	10,001-		25,001-	50,001-	Over		
Estimated Assets	5,000	10,000	25,000		50,000	100,000	100,000		
S0 to \$50,001 to \$100,001 to \$500,0	01 \$1,000,001	\$10,000,001	\$50,000	0,001	\$100,000,001	\$500,000,001	More than		
\$50,000 \$100,000 \$500,000 to \$1 millior	to \$10	to \$50 million	to \$100 million		to \$500 million	to \$1 billion	\$1 billion		
Estimated Liabilities		П						Ĭ	
\$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 to \$1.00,000	01 \$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000 to \$100		\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		

Official Form 1 (1/08) FORM B1, Page Name of Debtor(s): Voluntary Petition Arthur Jeziorski and (This page must be completed and filed in every case) Katherine Jeziorski All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Case Number: Date Filed: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: NONE District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). Exhibit A is attached and made a part of this petition /s/ Peter D. Grubea Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Official Form 1 (1/08) FORM B1, Page 3 Name of Debtor(s): Voluntary Petition Arthur Jeziorski and (This page must be completed and filed in every case) Katherine Jeziorski Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X /s/ Arthur Jeziorski Signature of Debtor (Signature of Foreign Representative) X/s/ Katherine Jeziorski Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer X/s/ Peter D. Grubea I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Peter D. Grubea and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Printed Name of Attorney for Debtor(s) Law Office of Peter D. Grubea bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 482 Delaware Ave. 19 is attached. Buffalo NY 14202 Printed Name and title, if any, of Bankruptcy Petition Preparer (716) 853-1366 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. \S 110.) *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual Printed Name of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. Title of Authorized Individual

Date

In re Arthur Jeziorski	Case No.
and	Chapter 7
Katherine Jeziorski	
Debtor(s)	
EXHIBIT D - INDIVIDUAL DEBTOR'S ST	ATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING	G REQUIREMENT
WARNING: You must be able to check truthfully one of the five statement	ts regarding credit counseling listed below. If you cannot
do so, you are not eligible to file a bankruptcy case, and the court can dismiss	
whatever filing fee you paid, and your creditors will be able to resume collection	
you file another bankruptcy case later, you may be required to pay a second f	iling fee and you may have to take extra steps to stop
creditors' collection activities.	
Every individual debtor must file this Exhibit D. If a joint petition is filed, each s	pouse must complete and file a separate
Exhibit D. Check one of the five statements below and attach any documents as dire	
1. Within the 180 days before the filing of my bankruptcy case,	L received a briefing from a credit counseling
agency approved by the United States trustee or bankruptcy administrator that outline	5
counseling and assisted me in performing a related budget analysis, and I have a cert	• •
services provided to me. Attach a copy of the certificate and a copy of any debt rep	payment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case ,	I received a briefing from a credit counseling

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

/s/ Arthur Jeziorski

B 1D (Official Form 1, Exhibit D) (12/08)

Signature of Debtor:

Date:

In re	e Arthur	Jeziorski	and	Katherine	Jeziorski		Case No. Chapter	7
						/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 108,543.00		
B-Personal Property	Yes	3	\$ 21,002.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 49,165.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 89,989.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,763.33
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,779.00
тот	AL	14	\$ 129,545.00	\$ 139,154.00	

In re Arthur	Jeziorski	and	Katherine	Jeziorski		Case No.	
						Chapter	7
					/ Debtor		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,763.33
Average Expenses (from Schedule J, Line 18)	\$ 2,779.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,364.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 89,989.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 91,353.00

In re	Arthur Jeziorski and Katherine Jeziorski	Case No.	
	Debtor		(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjuicorrect to the best of my knowle	y that I have read the foregoing summary and schedules, consisting of
Date:	Signature /s/ Arthur Jeziorski Arthur Jeziorski
Date:	Signature /s/ Katherine Jeziorski Katherine Jeziorski
	[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

n re Arthur Jeziorski and Katherine Jeziorski	Case No. Chapter 7
Debtor(s)	
	STATEMENT OF COMPLIANCE WITH NG REQUIREMENT
WARNING: You must be able to check truthfully one of the five stated do so, you are not eligible to file a bankruptcy case, and the court can diswhatever filing fee you paid, and your creditors will be able to resume collyou file another bankruptcy case later, you may be required to pay a secon creditors' collection activities.	miss any case you do file. If that happens, you will lose lection activities against you. If your case is dismissed and
Every individual debtor must file this Exhibit D. If a joint petition is filed, ea Exhibit D. Check one of the five statements below and attach any documents as	•
1. Within the 180 days before the filing of my bankruptcy catagency approved by the United States trustee or bankruptcy administrator that occurseling and assisted me in performing a related budget analysis, and I have a services provided to me. Attach a copy of the certificate and a copy of any debit	utlined the opportunities for available credit a certificate from the agency describing the
2. Within the 180 days before the filing of my bankruptcy ca agency approved by the United States trustee or bankruptcy administrator that occurseling and assisted me in performing a related budget analysis, but I do not the services provided to me. You must file a copy of a certificate from the agency accopy of any debt repayment plan developed through the agency no later than	utlined the opportunities for available credit I have a certificate from the agency describing cy describing the services provided to you and
3. I certify that I requested credit counseling services from an appearvices during the five days from the time I made my request, and the following of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Signature of Debtor: /s/ Katherine Jeziorski

Date:

B 1D (Official Form 1, Exhibit D) (12/08)

No continuation sheets attached

In re Arthur Jeziorski and Katherine Jeziorski	,	
Debtor(s)	(if kr	nown)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest,	Amount of Secured Claim
	HusbandH WifeW JointJ CommunityC	in Property Without Deducting any Secured Claim or	
119 Marian Drive, Tonawanda, NY 14150	J	\$ 108,543.00	\$ 34,201.00
(value based on fair market assessment)			

Case 1-09-10229-MJK, Doc 1, Filed 01/21/09, Entered 01/21/09 17:25:18, Description: Main Document, Page 11 of 36

TOTAL \$ (Report also on Summary of Schedules.)

In re Arthur Jeziorski and Katherine Jeziorski	. Case No.
Debtor(s)	(if know

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
Cash on hand. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Keybank Checking Account Location: In debtor's possession	J	\$ 1,515.00
Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, including audio, video, and computer equipment.	X	Couch, Chairs, End/Coffee Tables, TV, Pots, Pans, Dishes, 3 Bedroom sets Location: In debtor's possession	J	\$ 900.00
		Kitchen Appliances, Washer & Dryer Location: In debtor's possession	J	\$ 400.00
		TV, VCR, DVD player Location: In debtor's possession	J	\$ 100.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		CD/DVD Collection Location: In debtor's possession	J	\$ 100.00
6. Wearing apparel.		Clothing Location: In debtor's possession	J	\$ 300.00
7. Furs and jewelry.	X			
Firearms and sports, photographic, and other hobby equipment.	x			

Page <u>1</u> of <u>3</u>
Case 1-09-10229-MJK, Doc 1, Filed 01/21/09, Entered 01/21/09 17:25:18, Description: Main Document, Page 12 of 36

nre Arthur Jeziorski and Katherine Jez	iorsk.
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Case No.	

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

			(Oblitination Office)			
	Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
		o n e	Cc	HusbandI Wife\ Joint ommunity0	Ŋ	in Property Without Deducting any Secured Claim or Exemption
!	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance Policy (wife is beneficiary) Location: In debtor's possession	<u>-</u>	H	\$ 1.00
			Term Life Insurance Policy (husband is beneficiary) Location: In debtor's possession	1	W	\$ 1.00
	10. Annuities. Itemize and name each issuer.	x				
	11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
	 Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. 		Pension Plan Location: In debtor's possession	i	H	\$ 3,000.00
	13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x				
	14. Interests in partnerships or joint ventures. Itemize.	X				
	15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
	16. Accounts Receivable.	X				
	17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
	 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. 	X				
	20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
	21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Pro-Rata Share of 2008 Federal & State Tax Refund Location: In debtor's possession		J	Unknown

(if known)

n re Arthur Jeziorski a	d Katherine	Jeziorsk:
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Case No.	
	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Creet)			
Type of Property	N o n e	Description and Location of Property	Husband Wife Joint Community	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		1998 Ford Windstar with 170,000 miles (value based on kbb) Location: In debtor's possession		W	\$ 835.00
		2006 Hyundai Sonata (value based on NADA) Location: In debtor's possession		J	\$ 13,600.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	x				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	x				
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	x				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.		Handtools & Lawnmower Location: In debtor's possession		J	\$ 250.00

Case 1-09-10229-MJK, Doc 1, Filed 01/21/09, Entered 01/26/09 117 25 18 (ummary of Schedules.) Description: Main Document, Page 14 of 36

n re	Arthur	Jeziorski	and	Katherine	Jeziorski

Case No.	
_	(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	\square Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
119 Marian Drive, Tonawanda, NY 14150	N.Y. Civ. Prac. Law and Rules \$5206(a)	\$ 100,000.00	\$ 108,543.00
Couch, Chairs, End/Coffee Tables, TV, Pots, Pans, Dishes,	N.Y. Civ. Prac. Law and Rules §5205(a)(5)	\$ 900.00	\$ 900.00
Kitchen Appliances, Washer & Dryer	N.Y. Civ. Prac. Law and Rules §5205(a)(5)	\$ 400.00	\$ 400.00
Clothing	N.Y. Civ. Prac. Law and Rules §5205(a)	\$ 300.00	\$ 300.00
Term Life Insurance Policy	N.Y. Ins.Law §3212(f)	\$ 1.00	\$ 1.00
Term Life Insurance Policy	N.Y. Ins.Law §3212(f)	\$ 1.00	\$ 1.00
Pension Plan	N.Y. Debtor and Creditor Law \$282(2)(e)	\$ 3,000.00	\$ 3,000.00
1998 Ford Windstar with 170,000 miles	N.Y. Debtor and Creditor Law §282(1)	\$ 835.00	\$ 835.00

In reArthur Jeziorski and Katherine Jeziorski	, Case No.	
Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	Pate Claim was Incurred, Nature If Lien, and Description and Market If Lien, and Description and Market If Lien If L	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: Creditor # : 1 Chase Manhattan Mortgage Corp. 3415 Vision Drive Columbus OH 43219		J	2006 Mortgage 119 Marian Drive, Tonawanda, NY 14150 Value: \$ 108,543.00				\$ 34,201.00	\$ 0.00
Account No: Creditor # : 2 Citizens Auto 228 E. Main St., Ste. 300 Rochester NY 14604		J	2008 Purchase Money Security 2006 Hyundai Sonata Value: \$ 13,600.00				\$ 14,964.00	\$ 1,364.00
Account No:			Value:					
No continuation sheets attached		1	Su (Total o	of thi	ota	ge) I \$	\$ 49,165.00 \$ 49,165.00	\$ 1,364.00 \$ 1,364.00

Report also on Summary of

 n re Arthur Jeziorski and Katherine Jezi	iorski
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Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is

	ingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
box l	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the abeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
•	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to ity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts rt this total also on the Statistical Summary of Certain Liabilities and Related Data.
	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumers report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Arthur	Jeziorski	and	Katherine	Jeziorski
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Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: Creditor # : 1 Citi Cards P.O. Box 142319 Irving TX 75014-2319		H	1994 Credit Card				\$ 10,9 4 8.00
Account No: Creditor # : 2 Discover P.O. Box 15251 Wilmington DE 19886		W	1988 Credit Card				\$ 11,869.00
Account No: Creditor # : 3 FIA Card Services P.O. Box 15726 Wilmington DE 19886-5726		J	1979 Credit Card				\$ 11,183.00
Account No: Creditor # : 4 HSBC Bank Nevada 1111 Town Center Dr. Las Vegas NV 89134		H	1987 Credit Card				\$ 1.00
2 continuation sheets attached			(Use only on last page of the completed Schedule F. Report also on Sumr		Tota	al\$	\$ 34,001.00

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

n re Arthur Jeziorski and	Katherine	Jeziorski
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Case No. (if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Justine State Stat	Contingent	Lotolini in ilali	Disputed	Amount of Claim
Account No: Creditor # : 5 JC Penney P.O. Box 960001 Orlando FL 32896		W	2005 Credit Card				\$ 834.00
Account No: Creditor # : 6 Keybank PO BOx 142319 Irving TX 75014-2319		J	2002 Credit Card				\$ 19,064.00
Account No: Creditor # : 7 M & T Bank PO Box 427 Buffalo NY 14240		J	2008 Credit Card				\$ 1.00
Account No: Creditor # : 8 Macy's P.O. Box 4583 Carol Stream IL 60197		W	1989 Credit Card				\$ 1,181.00
Account No: Creditor # : 9 Sears P.O. Box 6922 The Lakes NV 88901-6922		W	2002 Credit Card				\$ 8,215.00
Account No: Creditor # : 10 Sears P.O. Box 6922 The Lakes NV 88901-6922		J	1985 Credit Card			X	\$ 6,873.00
Sheet No. 1 of 2 continuation sheets a Creditors Holding Unsecured Nonpriority Claims	ttached t	o Sc	nedule of (Use only on last page of the completed Schedule F. Report also of and, if applicable, on the Statistical Summary of Certain Lia	n Summary of S	To:	tal \$	

ηγe Arthur Jeziorski and Katherine Jeziorsk	n re	Arthur	Jeziorski	and	Katherine	Jeziorsk
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Case No.

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Target National Bank P.O. Box 59317 Minneapolis NN 55459	Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	and C If Cla Husband -Wife Joint	Claim was Incurred, Consideration for Claim. im is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Credit Card	Account No:	-							\$ 7,180.00
Credit Card	Creditor # : 11 Target National Bank P.O. Box 59317 Minneapolis MN 55459				Card				, ,
Credit Card	Account No:		Н	2008					\$ 12,640.00
Account No: Account No: Account No: Account No: Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtotal \$ 5 19,820.00 Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$ 89,999.00	Creditor # : 12 Union Plus c/o Household Credit Services P.O. Box 88000 Baltimore MD 21288				Card				, , , , , , , , , , , , , , , , , , , ,
Account No: Account No: Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtoal \$ \$ 19,820.00 Creditors Holding Unsecured Nonpriority Claims Cuse only on last page of the completed Schedule F. Report also on Summary of Schedules \$ 89,989.00	Account No:								
Account No: Account No: Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims Cuse only on last page of the completed Schedule F. Report also on Summary of Schedules \$ 89,989.00									
Account No: Account No: Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims Cuse only on last page of the completed Schedule F. Report also on Summary of Schedules \$ 89,989.00	Account No:								
Account No: Sheet No. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Sheet No. 2 of 8 subtotal \$ \$ 19,820.00 Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$ \$ 89,989.00									
Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00	Account No:								
Sheet No. 2 of 2 continuation sheets attached to Schedule of Subtotal \$ Creditors Holding Unsecured Nonpriority Claims (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00									
Creditors Holding Unsecured Nonpriority Claims Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00	Account No:								
Creditors Holding Unsecured Nonpriority Claims Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00									
Creditors Holding Unsecured Nonpriority Claims Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00		•	•	-		·			
Creditors Holding Unsecured Nonpriority Claims Total \$ (Use only on last page of the completed Schedule F. Report also on Summary of Schedules \$89,989.00	Sheet No. 2 of 2 continuation sheets attac	hed t	o So	chedule of		Subt	ota	 	\$ 19.820 0 0
	Creditors Holding Unsecured Nonpriority Claims			(Use only on la	ist page of the completed Schedule F. Report also on Sumi	mary of S	Fota	il \$ ules	

n re Arthur Jeziorski and Katherin	le Jeziorski
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Case No.	
	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

n re Arthur Jeziorski and Katherine Jezior	n re	Arthur	Jeziorski	and	Katherine	Jeziorsi
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/	Debto
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Case No.	
	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

n re Arthur Jeziorski and Katherine Jeziorski	, Case No
Debtor(s)	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

•	dirent monthly income calculated on Form 22A, 22B, or 22C.					
Debtor's Marital		EBTOR AND SPOUSE				
Status:	RELATIONSHIP(S):		AGE(S):			
Married						
EMPLOYMENT:	DEBTOR		SPO	JSE		
Occupation	Unemployed	Assistant	t Accounts			
Name of Employer		Forest Ci	ity Enterpr	ises		
How Long Employed		20 years				
Address of Employer		1100 Term	minal Tower			
		Cleveland	d OH 44113	1		
INCOME: (Estimate of aver	age or projected monthly income at time case filed)	DE	BTOR		SPOUSE	
	lary, and commissions (Prorate if not paid monthly)	\$	0.00		580.67	
Estimate monthly overting	ne	\$	0.00	-	0.00	
3. SUBTOTAL	DITIONIC	\$	0.00	\$	580.67	
 LESS PAYROLL DEDUCTION Payroll taxes and so 		\$	0.00	\$	43.33	
b. Insurance	,	\$	0.00	\$	0.00	
c. Union dues		\$	0.00	Τ	0.00	
d. Other (Specify):		\$,	0.00	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	0.00	\$	43.33	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	537.33	
	eration of business or profession or farm (attach detailed statement)	\$	0.00	\$	0.00	
8. Income from real proper9. Interest and dividends	у	\$ \$	0.00 0.00	\$ \$	0.00 0.00	
	or support payments payable to the debtor for the debtor's use or that	\$	0.00		0.00	
of dependents listed above						
11. Social security or gover		\$	1,672.00	\$	554.00	
(Specify): Social S 12. Pension or retirement in		\$	0.00		0.00	
13. Other monthly income						
(Specify):		\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	1,672.00	\$	554.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	1,672.00	\$	1,091.33	
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	2,76	53.33 <u> </u>	
from line 15; if there is o	nly one debtor repeat total reported on line 15)	(Penort also	on Summary of So	hadulad	s and if annlicable on	

Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Arthur is collecting unemployment of \$405/week until March 2009. He does not plan to return to work.

In re Arthur Jeziorski and Katherine Jeziorski	, Case No.	
Debtor(s)	·	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	467.00
a. Are real estate taxes included? Yes No 🛛		
b. Is property insurance included? Yes No		
Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	20.00
c. Telephone	.\$	50.00
d. Other Cable	\$	50.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	30.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	150.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	20.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify) Real Estate Taxes	\$	170.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	. \$	272.00
b. Other:	\$	0.00
c. Other:	. \$	0.00
14. Alimony, maintenance, and support paid to others	.\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: Misc. & Personal Expenses	. .३	0.00 125.00
	\$	0.00
Other:		0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,779.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
Arthur is collecting unemployment of \$405/week until March 2009. He does not plan		
to return to work.		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,763.33
b. Average monthly expenses from Line 18 above	\$	2,779.00
c. Monthly net income (a. minus b.)	\$	(15.67)
Cond 1 00 10000 MIK Dod 1 Filed 01/01/00 Fintered 01/01/00 17	DE.10	

In re:Arthur Jeziorski
and
Katherine Jeziorski

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$600.00 Employment Income

Last Year: \$15,049.00 Year before: \$39,074.00

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$810.00 Unemployment Income

Last Year: \$10,919.00

Form 7 (12/07)

AMOUNT SOURCE

Year before: \$2,408.00

Year to date: Pension

Last Year: \$7,000.00 Year before: \$7,000.00

Year to date: Social Security

Last Year: \$27,464.00 Year before: \$26,376.00

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

PAYMENTS AMOUNT PAID

AMOUNT STILL OWING

Creditor: Chase Manhattan Mortgage

creditor: Chase Manhattan Mortgage

Address: Mortga

3 Monthly Mortgage

\$467.00 Per Month \$35,224.00

Payments

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR

DESCRIPTION AND VALUE OF PROPERTY

Payee: Peter D. Grubea

Address:

482 Delaware Ave. Buffalo, NY 14202 Date of Payment: \$751.00

Payor: Arthur Jeziorski

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar termunder an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None	b. List the name and address of ev governmental unit to which the notice wa	ery site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the as sent and the date of the notice.			
None		ceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party.			
	18. Nature, location and nam	e of business			
None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and end businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proceedings of the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case					
		list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the			
	If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.				
None	b. Identify any business listed in respons	ee to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.			
[If com	pleted by an individual or individual and	d snousel			
[II COIII]	oleted by an individual of individual and	a spouse _j			
	re under penalty of perjury that I have returned and correct.	ead the answers contained in the foregoing statement of financial affairs and any attachments thereto and that			
	Dete	Signature /s/ Arthur Jeziorski			
	Date	Signature /s/ Arthur Jeziorski of Debtor			
		Signature /s/ Katherine Jeziorski			
ا	Date	of Joint Debtor			
		(if any)			

nre Arthur Jeziorski and Katherine Jeziorski	i Case No. Chapter 7		
	/ Debtor		
CHAPTER 7 INDIVIDUAL DEBTOR'S STA Part A - Debts Secured by property of the estate. (Part A must be compadditional pages if necessary.)			
Property No. 1			
Creditor's Name :	Describe Property Securin None	g Debt :	
Dranark will be (about ana)			
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for exa	ample, avoid lien using 11 U.S.C § 522 (f)).	
Property is (check one) : Claimed as exempt Not claimed as exempt			
Part B - Personal property subject to unexpired leases. (All three columns of Fif necessary.)	Part B must be completed for each une	xpired lease. Attach additional pages	
Property No. 1 Lessor's Name: Describe Lea	ased Property:	Lease will be assumed	
Describe Lea	aseu i roperty.	pursuant to 11 U.S.C. § 365(p)(2):	
		☐ Yes No	
I declare under penalty of perjury that the above indicates my inte personal property subject to an unexpired lease.	re of Debtor(s) ntion as to any property of my estate thur Jeziorski	te securing a debt and/or	

In re Arthur Jeziorski and Katherine Jeziorski		Case No. Chapter 7		
		/ Debtor		
Part A - Debts Secured by property of the estate. (Part A additional pages if necessary.)		ENTION - WIFE'S DEBT		
Property No. 2				
Creditor's Name :	Descril	be Property Securing Debt : None		
Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain Property is (check one): Claimed as exempt Not claimed as exempt	ot	(for example, avoid	lien using 11 U.S.C § 522 (f)).	
Part B - Personal property subject to unexpired leases. (All three if necessary.) Property No. 2	e columns of Part B must	be completed for each unexpired lease.	. Attach additional pages	
	scribe Leased Pro	perty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):	
I declare under penalty of perjury that the above indic	Signature of Dek		Yes No	
personal property subject to an unexpired lease.	ates my miterition as to	any property or my estate securing	a uest allu/ol	
Date: Debtor	:/s/ Katherine	Jeziorski		

n re .	Arthur	Jeziorski	and Katherine	Jeziorski		Case No. Chapter	7
					_/ Debtor		

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 3			
Creditor's Name :	Describe Property Securing Debt :		
Citizens Auto	2006 Hyundai Sonata		
Property will be (check one) :	,		
Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one) :			
☐ Claimed as exempt ☐ Not claimed as exempt			
Property No. 4			
Creditor's Name :	Describe Property Securing Debt :		
Chase Manhattan Mortgage Corp.	119 Marian Drive, Tonawanda, NY 14150		
Property will be (check one):			
Surrendered Retained			
If retaining the property, I intend to (check at least one):			
Redeem the property			
Reaffirm the debt			
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).		
Property is (check one):			
☐ Claimed as exempt ☐ Not claimed as exempt			

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 3					
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):			
		☐ Yes No			
Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.					
Date:	Debtor: /s/ Arthur Jeziorski				
Date:	Joint Debtor: /s/ Katherine Jeziorski				

In re Arthur Jeziorski and Katherine Jeziorski		Case No. Chapter 7		
	Attorney for Debtor: Peter	D. Grubea	/ Debtor	
	S	TATEMENT PURSUAN	T TO RULE 2016(B)	
Th	e undersigned, pursuant to	Rule 2016(b), Bankruptcy Rules, s	states that:	
1.	The undersigned is the att	orney for the debtor(s) in this case	2.	
2.	a) For legal services reno connection with this cb) Prior to the filing of the	nis statement, debtor(s) have paid	, <u> </u>	751.00
3.	\$of t	he filing fee in this case has been	paid.	
4.	a) Analysis of the financi file a petition under titlb) Preparation and filing court.	e 11 of the United States Code.	and assistance to the debtor(s) in detent of financial affairs and other docur	
5.	The source of payments n services performed, and None other	nade by the debtor(s) to the unde	rsigned was from earnings, wages ar	nd compensation for
6.		b be made by the debtor(s) to the and compensation for services per	undersigned for the unpaid balance reformed, and	emaining, if any, will
7.	The undersigned has rece the value stated: None	ived no transfer, assignment or p	ledge of property from debtor(s) exce	ept the following for
8.		shared or agreed to share with an n paid or to be paid except as follows:	y other entity, other than with membeows:	ers of undersigned's
Da	ated:	Respectfully submitted,		
	Attorney for	X <u>/s/ Peter D. Grube</u> Petitioner: Peter D. Grubea Law Office of Pete 482 Delaware Ave. Buffalo NY 14202		

(716) 853-1366

Chase Manhattan Mortgage Corp. 3415 Vision Drive Columbus, OH 43219

Citizens Auto 228 E. Main St., Ste. 300 Rochester, NY 14604

Citi Cards P.O. Box 142319 Irving, TX 75014-2319

Discover P.O. Box 15251 Wilmington, DE 19886

FIA Card Services
P.O. Box 15726
Wilmington, DE 19886-5726

HSBC Bank Nevada 1111 Town Center Dr. Las Vegas, NV 89134

JC Penney
P.O. Box 960001
Orlando, FL 32896

Keybank
PO BOx 142319
Irving, TX 75014-2319

M & T Bank PO Box 427 Buffalo, NY 14240

Macy's P.O. Box 4583 Carol Stream, IL 60197

Sears
P.O. Box 6922
The Lakes, NV 88901-6922

Target National Bank P.O. Box 59317 Minneapolis, MN 55459

Union Plus c/o Household Credit Services P.O. Box 88000 Baltimore, MD 21288